

Certificate Number: 17082-PAE-DE-034204649

Bankruptcy Case Number: 19-12755



17082-PAE-DE-034204649

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on March 9, 2020, at 11:56 o'clock AM MST, JANICE CUTTER completed a course on personal financial management given by internet by Summit Financial Education, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: March 9, 2020 By: /s/Orsolya K Lazar

Name: Orsolya K Lazar

Title: Executive Director